

RULE 63 (37 C.F.R. 1.63)
DECLARATION FOR PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name, and I believe I am the original, first and sole inventor (if only one name listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT** the specification of which (check applicable box(es)):

- ☒ is attached hereto.
☐ was filed on _____ as U.S. Application Serial No. _____
☐ was filed as PCT international application No. PCT/_____/____ on _____ and (if applicable to U.S. or PCT application) was amended on _____

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. 1.56(a). I hereby claim foreign priority benefits under 35 U.S.C. 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed or, if no priority is claimed, before the filing date of this application:

Prior Foreign Application(s): Application Number	Country	Day/Month/Year Filed
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I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application listed below:

Prior Provisional Application(s): Application Serial No.	Day/Month/Year Filed
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I hereby claim the benefit under 35 U.S.C. 120/365 of all prior United States and PCT international applications listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in such prior application in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. 1.56(a) which occurred between the filing date of the prior applications and the national or PCT international filing date of this application:

Prior U.S./PCT Application(s): Application Serial No.	Date/Month/Year Filed	Status: patented, pending, abandoned
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1) Inventor's Signature	Date
Inventor's Name (typed)	Terry H. Beck USA
	First Middle Initial Family Name Citizenship
Residence (City)	Advance State/Foreign Country) N.C.
Post Office Address	113 Suntime Court Zip Code 27006
2) Inventor's Signature	Date 3/1/2002
Inventor's Name (typed)	Andrew J. Garner IV USA
	First Middle Initial Family Name Citizenship
Residence (City)	Charlotte State/Foreign Country) NC
Post Office Address	2029 Beverly Drive Zip Code 28207
3) Inventor's Signature	Date 3/1/2002
Inventor's Name (typed)	Kenneth S. Meloun USA
	First Middle Initial Family Name Citizenship
Residence (City)	Winston-Salem State/Foreign Country) NC
Post Office Address	517 Sherwood Hills Drive Zip Code 27104

FOR ADDITIONAL INVENTORS, check box ☐ and attach sheet with same information and signature and date for each.

20040301 10034001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Beck et al.

For: **SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK
PRESENTMENT**

Filed concurrently herewith.

Serial Number to be assigned.


Commissioner for Patents
Washington, D.C. 20231

POWER OF ATTORNEY

Sir:

The undersigned, assignee of the entire interest in and to an application of Beck et al. for U.S. Letters Patent to a new and original design for **SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT**, by an assignment document being recorded contemporaneously herewith, hereby appoints the firm of Womble Carlyle Sandridge & Rice, PLLC, comprising C. Robert Rhodes, Registration No. 24,200; Jack B. Hicks, Registration No. 34,180; Jeffrey R. McFadden, Registration No. 46,916; Lewis S. Rowell, Registration No. 45,469; Craig H. Popalis, Registration No. 49,028; Louis T. Isaf, Registration No. 29,078; James F. Vaughan, Registration No. 31,889; Steven D. Kerr, Registration No. 32,472; D. Scott Sudderth, Registration No. 34,026; Michael A. Cicero, Registration No. 34,562; John J. Timar, Registration No. 32,497; Steven L. Schmid, Registration No. 39,358; David J. Hayzer, Registration No. 43,329; David S. Bradin, Registration No. 37,783; Jacquelyn D. Austin, Registration No. 43,478; Carl B. Massey, Jr., Registration No. 44,224; Brian J. Hairston, Registration No. 46,750; Thomas B. McGurk, Registration No. 44,920; Kathleen Neuner Manne, Registration No. 40,101; and William A. Capp, Registration No. 49,037, as attorneys and/or agents with full power of substitution and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the

PLEASE ADDRESS ALL COMMUNICATIONS AND TELEPHONE CALLS TO:


Christopher K. Edden
Senior Vice President

File No.: 4770-108(31.2)